

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE
(REV. 2-32) PATENT AND TRADEMARK OFFICE

ATTY. DOCKET NO.
513-5

SERIAL NO.
10/091,762

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

APPLICANT
Marko Kestl

CONFIRMATION NO.
6862

(Use several sheets if necessary)

FILING DATE
March 5, 2002

GROUP
2672 3623

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROPRIATE
LK	5,551,880	09/03/96	Bonnstetter et al.			
	5,696,981	12/09/97	Shovers			
	5,926,794	07/20/99	Fethe			
	6,007,340	12/28/99	Morrel-Samuels			
	6,008,817	12/28/99	Gilmore, Jr.			
	6,159,015	12/12/00	Buffington et al.			

Technology Center 2100

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	TRANSLATION	
						YES	NO
LK	WO 00/26841	05/11/00	PCT				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

LK		John FitzGerald, "How to Compare Apples and Oranges", 1999 http://www.coolth.com/zscore1.htm
LK		Jan Pieter Krahn and Martin Weber, "Generally Accepted Rating Principles: A Primer", chapter 2.3, Symposium on Credit and Ratings and the Proposed New BIS Guidelines on Capital Adequacy for Bank Credit Assets, The Salomon Center, February 25, 2000, http://www.ifk-cfs.de/content/veroeffentlichungen/data/20000102Genera.htm

EXAMINER Linda Kriscunas DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication with applicant.

RECEIVED
MAR 13 2003
GROUP 3600 May 12, 2006